

United States Bankruptcy Court  
Western District of MichiganIn re:  
Dustin J. Largent  
DebtorCase No. 18-00408-jtg  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: pastulac  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db +Dustin J. Largent, 5728 Downing Street, Portage, MI 49024-9532  
 cr +KALSEE CREDIT UNION, KALSEE CREDIT UNION, 2501 MILLCORK, KALAMAZOO, MI 49001-4642  
 8169083 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Service, PO Box 78011, Phoenix AZ 85062)  
 8169085 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, PO Box 32500, Stop 15,  
 Detroit MI 48232)  
 8169087 +Kalsee Credit Union, 2501 Millcork Street, Kalamazoo MI 49001-4642  
 8169088 +Kalsee Credit Union, PO Box 3006, Kalamazoo MI 49003-3006  
 8169092 +State of Michigan, Department of Treasury, PO Box 30199, Lansing MI 48909-7699  
 8169094 +United Collections Bureau, PO Box 140310, Toledo OH 43614-0310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Andy Vara,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Daniel J. Casamatta,  
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Daniel M. McDermott,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:15 David W. Asbach,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Dean E. Rietberg,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Habbo G. Fokkena,  
 Office of the United States Trustee, Michigan/Ohio Region 9,  
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Matthew T. Cronin,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: matthew.w.cheney@usdoj.gov Jul 02 2018 23:08:13 Matthew W. Cheney,  
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Michael V. Maggio,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Michelle M. Wilson,  
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 United States Trustee,  
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
 Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 United States Trustee,  
 The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R,  
 Grand Rapids, MI 49503-2837  
 8169079 +E-mail/Text: collections@adviaacu.org Jul 02 2018 23:07:58 Advia Credit Union,  
 550 S. Riverview Drive, Kalamazoo MI 49004-1299  
 8169080 +EDI: WFNNB.COM Jul 03 2018 02:49:00 Comenity / Gander Mountain, PO Box 659569,  
 San Antonio TX 78265-9569  
 8169082 EDI: DISCOVER.COM Jul 03 2018 02:49:00 Discover, PO Box 30943, Salt Lake City UT 84130  
 8169081 +EDI: DISCOVER.COM Jul 03 2018 02:49:00 Discover, PO Box 6103,  
 Carol Stream IL 60197-6103  
 8169086 +EDI: IRS.COM Jul 03 2018 02:49:00 Internal Revenue Service, Centralized Insolvency,  
 PO Box 7346, Philadelphia PA 19101-7346  
 8169089 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jul 02 2018 23:08:00  
 Michigan Department of Treas., PO Box 30199, Lansing MI 48909-7699  
 8169090 +E-mail/Text: bankruptcy@mortgagecenter.com Jul 02 2018 23:06:59 Mortgage Center,  
 PO Box 2171, Southfield MI 48037-2171  
 8169091 +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 02 2018 23:07:14 Office of the U.S. Trustee,  
 125 Ottawa NW, Suite 200R, Grand Rapids MI 49503-2865  
 8169093 +EDI: RMSC.COM Jul 03 2018 02:49:00 Synchrony Bank / Discount Tire, PO Box 960061,  
 Orlando FL 32896-0061

TOTAL: 21

District/off: 0646-1

User: pastulac  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jul 02, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8169084\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Stop 93,  
3251 North Evergreen Drive NE, Grand Rapids MI 49525)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

Advia Credit Union jknoll@adviaacu.org  
Karen L. Rowse-Oberle on behalf of Creditor Mortgage Center L.L.C. krowse-oberle@bbrolaw.com  
Stephen L. Langeland on behalf of Creditor KALSEE CREDIT UNION slangeland@lelawyers.com  
Steven L. Rayman on behalf of Debtor Dustin J. Largent courtmail@raymanknight.com  
Thomas R. Tibble TrusteeTibble@tibblecpa.com, MI10@ecfcbis.com

TOTAL: 5

Official Form 318 (12/15)

**United States Bankruptcy Court**  
**Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

**IN RE:** Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

**Dustin J. Largent**  
5728 Downing Street  
Portage, MI 49024  
SSN: xxx-xx-8028

Debtor

**Case Number 18-00408-jtg**

**Chapter 7**

**Honorable John T. Gregg**

**Order of Discharge**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dustin J. Largent

By the court:

**DATE:** July 2, 2018

  
John T. Gregg  
United States Bankruptcy Judge

---

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**For more information, see page 2 >**

### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**